

Information to identify the case:

Debtor 1	David E. Gebrosky	Social Security number or ITIN	xxx-xx-8960
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Amy J. Gebrosky	Social Security number or ITIN	xxx-xx-5589
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 7 1/12/20	
Case number: 20-20121-GLT			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David E. Gebrosky	Amy J. Gebrosky
2. All other names used in the last 8 years		
3. Address	371 Bubb Lane Ellwood City, PA 16117-6605	371 Bubb Lane Ellwood City, PA 16117-6605
4. Debtor's attorney Name and address	Anthony M. Moody Moody Law Offices 90 WEST CHESTNUT STE 603 WASHINGTON, PA 15301-4524	Contact phone 412-227-0867 Email: amood@moodylawoffices.com
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/13/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 6, 2020 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Lawrence County Government Center, Jury Assembly Room, 430 Court Street, New Castle, PA 16101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/5/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

David E. Gebrosky
Amy J. Gebrosky
Debtor(s)

Bankruptcy Case No.: 20-20121-GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: January 13, 2020

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David E. Gebrosky
 Amy J. Gebrosky
 Debtors

Case No. 20-20121-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309A

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db/jdb David E. Gebrosky, Amy J. Gebrosky, 371 Bubb Lane, Ellwood City, PA 16117-6605
 tr +Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
 15182649 +Brighton Radiology Associates, 3572 Brodhead Road, Ste 201, Monaca, PA 15061-3141
 15182655 +FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600
 15182654 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 15182657 +Internal Revenue Service, 549 Keystone Drive, Suite 500, Warrendale, PA 15086-7538
 15182659 Mercury Card Services, PO Box 70168, Philadelphia, PA 19176-0168
 15182660 +Northern Leasing Systems, Inc., 525 Washington Blvd., 15th Floor,
 Jersey City, NJ 07310-2603
 15182661 +Peebles, 1 Peebles St., South Hill, VA 23970-3315
 15182665 Phillips & Cohen Associates, Ltd, 1002 Justion Street, Mail stop 661,
 Wilmington, DE 19801-5148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: amoodym@moodylawoffices.com Jan 14 2020 02:59:21 Anthony M. Moody,
 Moody Law Offices, 90 WEST CHESTNUT STE 603, WASHINGTON, PA 15301-4524
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 14 2020 03:00:04 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jan 14 2020 03:00:13
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Jan 14 2020 07:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15182647 EDI: RMSC.COM Jan 14 2020 07:43:00 Amazon.com, C/O Synchrony Bank/Amazon, PO Box 960013,
 Orlando, FL 32896-0013
 15182648 +EDI: TSYS2.COM Jan 14 2020 07:43:00 Barclays Bank Delaware, 125 S. West Street,
 Wilmington, DE 19801-5014
 15182650 +E-mail/Text: mediamanagers@clientservices.com Jan 14 2020 02:59:30 Client Services, Inc.,
 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
 15182651 +EDI: CONVERGENT.COM Jan 14 2020 07:43:00 Convergent, Convergent Outsourcing Inc.,
 800 SW 39th, Renton, WA 98057-4927
 15182652 +E-mail/PDF: creditonebknofications@resurgent.com Jan 14 2020 03:03:55
 Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873
 15182653 E-mail/Text: bankruptcy.bnc@ditech.com Jan 14 2020 02:59:43 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 15182656 +EDI: PHINGENESIS Jan 14 2020 07:43:00 Genesis Financial Solutions, PO Box 4477,
 Beaverton, OR 97076-4401
 15182658 E-mail/Text: bncnotices@becket-lee.com Jan 14 2020 02:59:36 Kohl's, PO Box 2983,
 Milwaukee, WI 53201-2983
 15182663 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 14 2020 03:00:20 Penn Power, PO Box 3687,
 Akron, OH 44309-3687
 15182664 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 14 2020 03:00:04 Pennsylvania Dept of Revenue,
 Bureau of Compliance, Dept 280946, Harrisburg, PA 17128-0001
 15182666 +E-mail/Text: chrisj@reedoil.com Jan 14 2020 02:59:43 Reed Oil Company,
 511 Montgomery Avenue, New Castle, PA 16102-1111
 15182667 EDI: RMSC.COM Jan 14 2020 07:43:00 Synchrony Bank, Synchrony Home/ SYNCB, PO Box 960061,
 Orlando, FL 32896-0061
 15182807 +EDI: RMSC.COM Jan 14 2020 07:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15182668 EDI: WTRNBANK.COM Jan 14 2020 07:43:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 15182669 +EDI: VERIZONCOMB.COM Jan 14 2020 07:43:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 15182670 EDI: RMSC.COM Jan 14 2020 07:43:00 Walmart Mastercard/Synbc, PO Box 960024,
 Orlando, FL 32896-0024
 15182671 +EDI: RMSC.COM Jan 14 2020 07:43:00 Walmart/GE Money Bank/ Bankruptcy Dept, PO Box 103104,
 Roswell, GA 30076-9104

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15182662 ##+Penn Credit Corporation, P.O. Box 988, 916 South 14th Street, Harrisburg, PA 17104-3425
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: bsil
Form ID: 309A

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jan 13, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Anthony M. Moody on behalf of Joint Debtor Amy J. Gebrosky amoodym@moodylawoffices.com,
moodyar81455@notify.bestcase.com
Anthony M. Moody on behalf of Debtor David E. Gebrosky amoodym@moodylawoffices.com,
moodyar81455@notify.bestcase.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com/Lyndie@Zeblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4